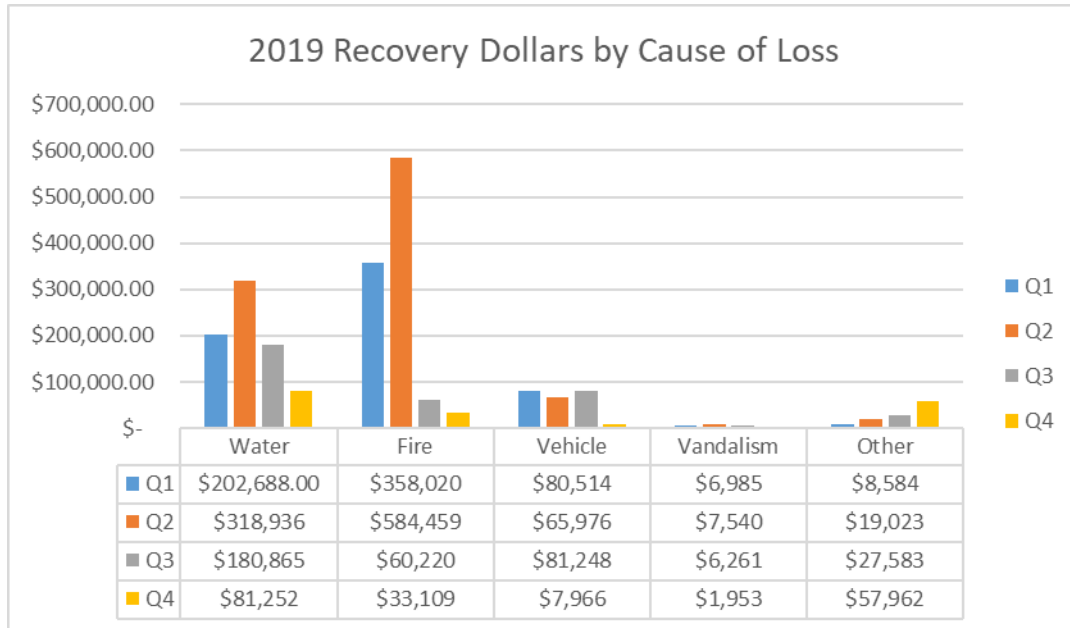


# Recovery Cases of Interest

Claims Committee Meeting, December 4, 2019  
Board of Governors Meeting, December 11, 2019

## January – October 2019 Summary



2019 January through October total gross recoveries are **\$2,191,142**.

January through October 2019, Citizens refunded **\$143,384** to Policyholders in deductible refunds.

## Recovery Cases of Interest

**Other (Fraud) Loss:** These losses involve the criminal activities of a Public Adjuster who perpetrated fraudulent claims by inflating and filing false claims. He was implicated in 12-Citizens' claims and we recovered \$100,252.52 or 59 percent of the \$170,444.28 Replacement Cost Value (RCV)/indemnity payments for the 12 claims.

**Fire Loss:** This loss involves fire damage to a tenant occupied dwelling from inattentive cooking. We recovered \$34,319.60 or 76 percent of the \$45,372.50 RCV from the tenant's carrier.

**Water Loss:** This loss involves water damage to a tenant occupied dwelling, from a broken water line in the attic, which had been damaged by the cable company's technician. We recovered \$23,948.74 or 89 percent of the \$44,494.29 RCV.

**Water Loss:** This loss involves water damage inside the insured's condo unit due to a leak from the above unit. It was reported the water was off in the other unit while work in that unit was being done.

# Recovery Cases of Interest

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The sink drains were closed and when the water was turned back on the sink overflowed. We recovered \$11,733.50 or 100 percent of the RCV.

**Water Loss:** This loss involves water damage to an owner-occupied dwelling. The damage is reported to be the result of a faulty installation of a kitchen faucet supply line. The kitchen was remodeled just over a year ago through a housing & urban improvement program. We recovered \$10,971.57 or 84 percent of the \$13,206.49 RCV.

**Water Loss:** This loss involves water damage inside the insured's condo unit due to a leak from the above unit. The leak was found to have been caused by a broken washing machine water supply line. We recovered \$25,156.33 or 99 percent of the \$25,369.14 RCV.

**Fire Loss:** This loss involves fire and smoke damage to the insured's mobile home. A vehicle, owned by the named insured and parked in the carport, started a fire, which spread to the insured's mobile home. We recovered \$7,500.00 or 60 percent of the \$12,500.00 RCV.

**Water Loss:** This loss involves water damage to a seasonal, owner unoccupied condominium. The unit above had HVAC work done and the condensation tube was drained into a trash can rather than a drain line or outside. We recovered \$15,750.00 or 100 percent of the RCV.